

Application number: 09/827788**Art Unit:** 3625**Applicant:** Khai Hee Kwan**Examiner:** Robert Rhode.**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.**RECEIVED
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In the claims

1-32. (Canceled)

33. (Previously Presented) A computer readable storage medium storing instructions that, when executed by a computer to perform a method for payment or fund transfer transactions, the method comprising:

providing at least a centralized payment processor linked to the networks connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

providing a wireless communication device;

payment processor receiving at least the payer's account identifier, the transfer amount, the payee's account identifier upon initiation of a transaction over a first network from payer;

payment processor receiving at least a password from payer;

payment processor transmitting said payer's account identifier, password

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and said amount to payer's telecommunication carrier provider for authentication;

payment processor transmitting said payee's account identifier to payee's telecommunication carrier provider for authentication;

payment processor receiving approval or rejection from authentication process from respective said carrier providers of payer and payee;

whereby said both authentication are approved , includes a further step of payment processor transmitting to payer's said carrier provider to record a debit entry for said transfer amount in payer's account and transmitting to payee's said carrier provider to record a credit entry for same for payee's account; and

whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers.

34. (Previously Presented) According to claim of 33 whereby said payment processor is coupled to at least one of said telecommunication service provider's server.

35. (Previously Presented) According to claim of 33 wherein the step of

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receiving at least a password from payer, further includes the computer readable instructions to perform the method comprising:

payment processor establishing a connection with payer over a second network different as compared to the first network; and

whereby at least one of said networks is a wireless network.

36. (Previously Presented) According to claim 33 further includes computer readable instructions to perform the method comprising :

providing a prepaid card; and

whereby the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount.

37. (Previously Presented) According to claim 33 further includes computer readable instructions to perform, after said authentication is approved step, the method comprising :

the payer's wireless communication device receiving at least one of the following : a receipt evidencing said transfer of goods or services over a wireless network.

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38. (Previously Presented) According to claim 37, further includes computer readable instructions performing the method for receiving goods and services comprising :

where payee is a merchant;

providing on-site point of sale terminal;

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving physical goods or services from said merchant.

39. (Currently Amended) According to claim 33 further includes computer readable instructions to perform the method for user to establish sub account at said telecommunication carrier provider's server having corresponding account identifier to the main telecommunication account; and said identifier is not a credit card number.

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40. (Previously Presented) A payment system comprising:

a wireless communication device;

at least a centralized payment processor connecting to at least a telecommunication carrier provider's server having telecommunication accounts and corresponding account identifiers;

said payment processor having computer readable instructions to perform the method comprising:

payment processor receiving at least the payer's account identifier, the transfer amount, the payee's account identifier upon initiation of a transaction over a first network from payer;

payment processor receiving at least a password from payer;

payment processor transmitting said payer's account identifier, password and said amount to payer's telecommunication carrier provider for authentication;

payment processor transmitting said payee's account identifier to payee's telecommunication carrier provider for authentication;

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payment processor receiving approval or rejection from authentication process from respective said carrier providers of payer and payee;

whereby said both authentication are approved , includes a further step of payment processor transmitting to payer's said carrier provider to record a debit entry for said transfer amount in payer's account and transmitting to payee's said carrier provider to record a credit entry for same for payee's account; and

whereby said payment processor is a single point of contact to process transactions between payer and payee having accounts with different telecommunication carrier providers.

41. (Previously Presented) The system of Claim 40 whereby said payment processor is coupled to at least one of said telecommunication carrier provider's server.

42. (Previously Presented) The system of Claim 40 wherein said payment processor having further computer readable instructions to perform the method comprising :

wherein the step of receiving at least a password from payer further includes the method of :

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payment processor establishing a connection with payer over a second network different as compared to the first network; and

whereby at least one of said networks is a wireless network.

43. (Previously Presented) The system of Claim 40 further includes :

a prepaid card;

said payment processor having further computer readable instructions to perform the method comprising:

whereby the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of prepaid funds satisfying said amount.

44. (Previously Presented) The system of Claim 40 wherein said payment processor further includes computer readable instructions to perform the method after said authentication is approved step, said method comprising:

the payer's wireless communication device receiving at least one of the following :

a receipt evidencing said transfer of goods or services over a wireless

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network.

45. (Previously Presented) The system of Claim 44 further comprising:

where payee is a merchant;

a point of sale terminal;

wherein said terminal having computer readable instructions to perform the method comprising :

receiving said receipt from said payer's wireless communication device to said terminal for verification; and

if verified then receiving physical goods or services from said merchant.

46 (NEW) The system of Claim 40 further comprising:

wherein said telecommunication carrier provider's server having computer readable instructions to perform the method comprising :

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establishing sub accounts having corresponding account identifier to the main telecommunication account by user; and said identifier is not a credit card number.